

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	Case No. 08-31665
CYNTHIA J PORUBA	
Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/20/2008.
- 2) The plan was confirmed on 01/16/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/27/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/31/2010, 10/25/2011.
- 5) The case was converted on 01/21/2013.
- 6) Number of months from filing to last payment: 50.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$19,020.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank .

Receipts:

Total paid by or on behalf of the debtor	\$53,377.41
Less amount refunded to debtor	\$554.50

NET RECEIPTS: **\$52,822.91**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,547.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,532.76
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,079.76**

Attorney fees paid and disclosed by debtor: \$953.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAS SERVICING CO	Secured	24,218.00	NA	NA	0.00	0.00
AMERICAS SERVICING CO	Secured	NA	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	4,681.00	4,790.65	4,790.65	2,300.16	0.00
CHASE BANK USA	Unsecured	250.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	NA	3,944.22	3,944.22	1,893.78	0.00
CITIFINANCIAL	Secured	500.00	500.00	500.00	413.06	59.76
EAST BAY FUNDING	Unsecured	16,889.00	17,355.44	17,355.44	8,332.98	0.00
FORD MOTOR CREDIT CO	Unsecured	NA	0.36	0.36	0.00	0.00
FORD MOTOR CREDIT CO	Secured	14,641.00	14,641.00	14,641.00	14,641.00	1,346.98
HSBC	Unsecured	12,627.00	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Unsecured	NA	227.12	227.12	52.66	0.00
ILLINOIS DEPT REVENUE	Priority	1,200.00	1,291.83	1,291.83	1,291.83	0.00
INTERNAL REVENUE SERVICE	Priority	12,500.00	12,748.68	12,748.68	12,748.68	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	644.88	644.88	309.62	0.00
WELLS FARGO FINANCIAL INC	Unsecured	1,037.00	1,295.00	1,295.00	426.44	0.00
WELLS FARGO FINANCIAL INC	Secured	3,661.00	3,661.00	3,661.00	3,661.00	215.65
WELLS FARGO FINANCIAL INC	Unsecured	NA	213.77	213.77	49.55	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$14,641.00	\$14,641.00	\$1,346.98
All Other Secured	\$4,161.00	\$4,074.06	\$275.41
TOTAL SECURED:	\$18,802.00	\$18,715.06	\$1,622.39
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$14,040.51	\$14,040.51	\$0.00
TOTAL PRIORITY:	\$14,040.51	\$14,040.51	\$0.00
GENERAL UNSECURED PAYMENTS:	\$28,471.44	\$13,365.19	\$0.00

Disbursements:		
Expenses of Administration		<u>\$5,079.76</u>
Disbursements to Creditors		<u>\$47,743.15</u>
TOTAL DISBURSEMENTS :		<u>\$52,822.91</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 02/06/2013

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.